

SERFF Tracking Number: NWST-126074051 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 41831  
Company  
Company Tracking Number: 90-2399 (1208)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2399 (1208)  
Project Name/Number: 90-2399 (1208)/90-2399 (1208)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2399 (1208) SERFF Tr Num: NWST-126074051 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 41831  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2399 (1208) State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett  
Authors: Jason Gross, Julie Disposition Date: 03/18/2009  
Lewandowski  
Date Submitted: 03/16/2009 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2399 (1208) Status of Filing in Domicile: Pending  
Project Number: 90-2399 (1208) Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 03/18/2009 Explanation for Other Group Market Type:  
State Status Changed: 03/18/2009  
Deemer Date: Corresponding Filing Tracking Number:  
Filing Description:

We are submitting the attached forms for your review and, if necessary, your approval, as advertising material for the Long Term Care Policy and related forms which have been approved in your state.

They are intended for use by our agents for use with the general public. Please note that these pieces may also be available on our website.

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If you should have any questions regarding the enclosed forms, you may call me at (414) 665-4549 or you can e-mail me at [jasongross@northwesternmutual.com](mailto:jasongross@northwesternmutual.com). On e-mails that are sent, please copy Julie Lewandowski at [julielewandowski@northwesternmutual.com](mailto:julielewandowski@northwesternmutual.com).

Sincerely,

Jason Gross  
 Product Compliance Specialist

## Company and Contact

### Filing Contact Information

Jason Gross, Product Compliance Specialist [jasongross@northwesternmutual.com](mailto:jasongross@northwesternmutual.com)  
 720 E. Wisconsin Ave. (414) 665-4549 [Phone]  
 Milwaukee, WI 53202 (414) 665-5006[FAX]

### Filing Company Information

Northwestern Long Term Care Insurance Company	CoCode: 69000	State of Domicile: Wisconsin
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845		
Milwaukee, WI 53202	Group Name:	State ID Number:
(414) 665-4224 ext. [Phone]	FEIN Number: 36-2258318	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$25.00 per advertising form x 2 forms
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Northwestern Long Term Care Insurance	\$50.00	03/16/2009	26441376
Company			



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/18/2009	03/18/2009



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Item Type	Item Name	Item Status	Public Access
Form	Northwestern Long-Term Care Cost of Care - State Averages		Yes
Form	Long-Term Care Cost of Care - Arkansas		Yes

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## Form Schedule

Lead Form Number: 90-2399 (1208)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2399 (1208)	Advertising	Northwestern Long-Term Care Cost of Care - State Averages	Initial		0	90 2399 (1208).pdf
	90-2400-83 LTC (0209)	Advertising	Long-Term Care Cost of Care - Arkansas	Initial		0	90-2400-83 AR.pdf

# Northwestern Long-Term Care

## COST OF CARE - STATE AVERAGES<sup>1</sup>

State/City	Nursing Home Daily Average	Assisted Living Monthly Average	Home Health Care Hourly Average
<b>Alabama</b>	\$168	\$2,894	\$24
Birmingham	\$162	\$2,775	\$18
Huntsville	\$170	\$2,902	
Mobile	\$167	\$3,201	\$23
Montgomery	\$181	\$3,380	\$31
<b>Alaska</b>	\$538	\$3,453	\$30
Anchorage	\$422	\$3,341	\$25
<b>Arizona</b>	\$224	\$3,188	\$28
Phoenix-Mesa	\$227	\$3,023	\$29
Tucson	\$228	\$3,777	\$25
<b>Arkansas</b>	\$152	\$2,644	\$21
Little Rock	\$152	\$3,024	\$17
<b>California</b>	\$224	\$3,551	\$30
Fresno	\$232	\$2,402	\$23
Los Angeles-Long Beach	\$187	\$3,824	\$33
Riverside-San Bernardino	\$207	\$2,990	\$27
Sacramento	\$246	\$3,835	\$29
San Diego	\$259	\$3,279	\$23
San Francisco	\$273	\$4,487	\$36
San Jose	\$231	\$3,976	\$24
Stockton-Lodi	\$207	\$3,139	\$25
Oakland	\$241	\$3,670	\$27
Orange County	\$238	\$3,580	\$40
Ventura	\$214	\$4,234	\$27
<b>Colorado</b>	\$218	\$3,093	\$35
Denver	\$218	\$2,898	\$35
<b>Connecticut</b>	\$352	\$4,077	\$31
Bridgeport	\$367	\$4,897	\$27
Hartford	\$345	\$3,598	\$34
<b>Florida</b>	\$217	\$2,995	\$20
Ft. Lauderdale	\$228	\$2,642	\$16
Jacksonville	\$197	\$3,594	\$22
Orlando	\$201	\$3,713	\$20
Tampa-St. Petersburg	\$213	\$2,363	\$20
<b>Georgia</b>	\$165	\$2,762	\$28
Atlanta	\$169	\$2,705	\$29
Macon	\$155	\$2,640	\$45
Savannah	\$163	\$3,411	\$19

State averages listed in green bar next to state name.

State/City	Nursing Home Daily Average	Assisted Living Monthly Average	Home Health Care Hourly Average
<b>Hawaii</b>	\$304	\$4,406	\$45
Honolulu	\$271	\$4,472	\$28
<b>Idaho</b>	\$205	\$3,079	\$28
Boise	\$205	\$3,375	\$32
<b>Illinois</b>	\$180	\$3,696	\$24
Chicago	\$198	\$4,168	\$24
<b>Indiana</b>	\$191	\$3,622	\$24
Indianapolis	\$190	\$3,194	\$24
<b>Iowa</b>	\$161	\$3,339	\$24
Cedar Rapids	\$173	\$3,175	\$25
Des Moines	\$155	\$3,785	\$24
<b>Kansas</b>	\$172	\$3,107	\$23
Wichita	\$158	\$2,671	\$22
<b>Kentucky</b>	\$250	\$3,717	\$21
Louisville	\$223	\$3,670	\$24
<b>Louisiana</b>	\$127	\$3,404	\$23
Baton Rouge	\$125	\$3,451	\$20
Lafayette	\$118	\$3,620	\$22
New Orleans	\$141	\$3,276	\$25
Shreveport-Bossier City	\$120	\$3,496	\$13
<b>Maine</b>	\$273	\$4,190	\$36
Portland	\$309	\$4,611	\$50
<b>Maryland</b>	\$239	\$4,289	\$25
Baltimore	\$228	\$4,336	\$24
<b>Massachusetts</b>	\$324	\$3,937	\$30
Boston	\$324	\$4,125	\$30
Lowell	\$278	\$4,829	\$33
<b>Michigan</b>	\$209	\$3,168	\$21
Detroit	\$208	\$3,646	\$21
Lansing-East Lansing	\$215	\$3,169	
<b>Minnesota</b>	\$210	\$4,291	\$35
Minneapolis-St. Paul	\$204	\$2,867	\$35
<b>Mississippi</b>	\$181	\$2,986	\$57
Jackson	\$189	\$2,910	\$57
<b>Missouri</b>	\$154	\$3,205	\$19
Kansas City	\$159	\$3,907	\$24
St. Louis	\$154	\$3,580	\$19
<b>Montana</b>	\$217	\$2,918	\$19
Billings	\$220	\$3,224	\$30

continued on next page...

State/City	Nursing Home Daily Average	Assisted Living Monthly Average	Home Health Care Hourly Average
<b>Nebraska</b>	<b>\$178</b>	<b>\$2,532</b>	<b>\$25</b>
Omaha	\$172	\$2,876	\$24
<b>Nevada</b>	<b>\$205</b>	<b>\$3,086</b>	<b>\$25</b>
Las Vegas	\$196	\$3,263	\$25
Reno	\$219	\$2,680	\$27
<b>New Jersey</b>	<b>\$296</b>	<b>\$4,063</b>	<b>\$20</b>
Bergen-Passaic		\$4,319	
<b>New Mexico</b>	<b>\$206</b>	<b>\$3,088</b>	<b>\$35</b>
Albuquerque	\$206	\$3,005	\$35
<b>New York</b>	<b>\$317</b>	<b>\$4,122</b>	<b>\$24</b>
Albany-Schenectady-Troy	\$298	\$3,252	\$25
Buffalo-Niagara Falls	\$272	\$4,328	\$21
Nassau-Suffolk		\$3,932	
Newburgh	\$343	\$4,633	\$29
New York	\$352	\$3,415	\$21
Rochester	\$308	\$3,737	\$31
<b>North Carolina</b>	<b>\$189</b>	<b>\$3,509</b>	<b>\$26</b>
Charlotte-Gastonia	\$188	\$3,749	\$24
Raleigh-Durham-Chapel Hill	\$187	\$3,466	\$28
<b>North Dakota</b>	<b>\$208</b>	<b>\$1,901</b>	<b>\$25</b>
Fargo-Moorhead	\$195	\$2,153	\$25
<b>Ohio</b>	<b>\$204</b>	<b>\$3,427</b>	<b>\$20</b>
Cincinnati	\$212	\$3,101	\$22
Cleveland-Lorain-Elyria	\$204	\$3,758	\$19
Columbus	\$200	\$3,499	\$20
Toledo	\$201	\$4,630	\$19
<b>Oklahoma</b>	<b>\$152</b>	<b>\$2,934</b>	<b>\$22</b>
Oklahoma City	\$147	\$2,490	\$23
Tulsa	\$158	\$3,344	\$20
<b>Oregon</b>	<b>\$237</b>	<b>\$3,542</b>	<b>\$26</b>
Portland-Vancouver	\$243	\$3,682	\$23
Salem	\$225	\$4,113	\$41
<b>Pennsylvania</b>	<b>\$248</b>	<b>\$3,370</b>	<b>\$22</b>
Harrisburg-Lebanon	\$223	\$3,792	\$24
Philadelphia	\$276	\$4,306	\$21
Pittsburgh	\$246	\$2,876	\$21
Scranton-Wilkes Barre	\$221	\$3,490	\$23

State/City	Nursing Home Daily Average	Assisted Living Monthly Average	Home Health Care Hourly Average
<b>South Carolina</b>	<b>\$166</b>	<b>\$3,189</b>	<b>\$21</b>
Charleston	\$177	\$3,125	
Greenville-Spartanburg	\$158	\$3,314	\$20
<b>South Dakota</b>	<b>\$174</b>	<b>\$3,336</b>	<b>\$25</b>
Sioux Falls	\$161	\$3,737	\$21
<b>Tennessee</b>	<b>\$150</b>	<b>\$3,243</b>	<b>\$26</b>
Knoxville	\$167	\$3,377	\$24
Memphis	\$164	\$3,180	\$20
Nashville	\$188	\$2,974	\$29
<b>Texas</b>	<b>\$174</b>	<b>\$3,227</b>	<b>\$27</b>
Austin-San Marcos	\$147	\$3,407	\$33
Corpus Christi	\$143	\$2,457	\$21
Dallas	\$137	\$3,110	\$26
El Paso	\$150	\$2,043	\$40
Fort Worth-Arlington	\$154	\$3,264	\$29
Houston	\$164	\$3,563	\$24
Odessa-Midland	\$164	\$2,775	\$25
San Antonio	\$143	\$3,767	\$28
<b>Utah</b>	<b>\$209</b>	<b>\$2,657</b>	<b>\$22</b>
Salt Lake City-Ogden	\$174	\$2,697	\$27
<b>Vermont</b>	<b>\$237</b>	<b>\$3,003</b>	<b>\$32</b>
Burlington	\$254	\$2,801	\$24
<b>Virginia</b>	<b>\$249</b>	<b>\$3,557</b>	<b>\$26</b>
Norfolk-Virginia Beach	\$191	\$3,221	\$26
Richmond-Petersburg	\$194	\$3,739	\$18
Roanoke	\$204	\$3,269	\$17
<b>Washington</b>	<b>\$234</b>	<b>\$2,831</b>	<b>\$28</b>
Richland-Kennewick-Pasco	\$211	\$3,633	\$49
Seattle-Bellevue-Everett	\$244	\$2,616	\$28
Tacoma	\$224	\$3,072	\$23
<b>Washington D.C.</b>	<b>\$256</b>	<b>\$4,499</b>	<b>\$24</b>
<b>West Virginia</b>	<b>\$207</b>	<b>\$3,596</b>	<b>\$60</b>
Charleston	\$203	\$3,464	\$31
<b>Wisconsin</b>	<b>\$183</b>	<b>\$3,456</b>	<b>\$28</b>
Madison	\$234	\$4,186	\$31
Milwaukee-Waukesha	\$248	\$3,589	\$27
<b>Wyoming</b>	<b>\$183</b>	<b>\$3,976</b>	<b>\$28</b>
Casper	\$186	\$3,845	\$29

State averages listed in green bar next to state name.

Northwestern Long Term Care Insurance Company  
A subsidiary of The Northwestern Mutual Life Insurance Company  
Milwaukee, WI • www.nmfn.com

<sup>1</sup> Northwestern Long Term Care Cost of Care Survey Report, November 2008, Long Term Care Group, Inc.  
For more cost survey information, please see www.northwesterncostofcfc.com

The purpose of this material is for the marketing and solicitation of insurance. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is not all-inclusive. The policy provides a complete list of benefits, limitations and exclusions. You may be contacted by a financial representative. A financial representative is a licensed insurance agent.

Policy forms RS.LTC.(0708) and RS.LTC.ML.(0708).

Form RS.LTC.ML.(0708) is only available in New Jersey, New York and Pennsylvania.

90-2399 (1208)



**Northwestern Long Term Care  
Insurance Company™**

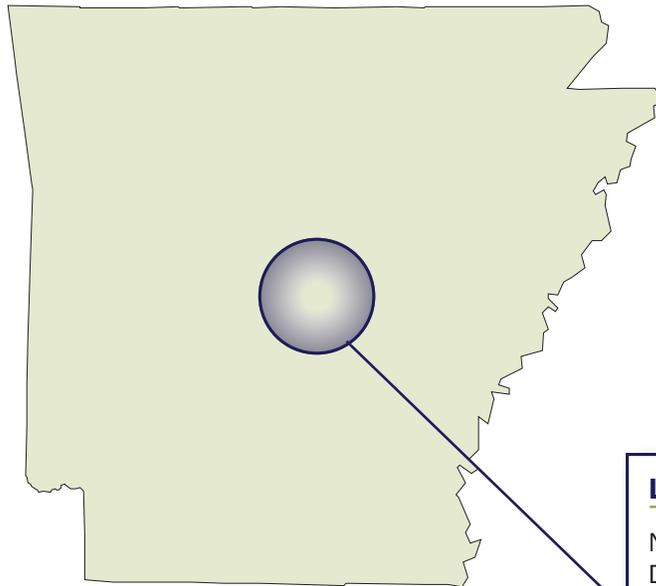
A Northwestern Mutual Company

# Long-Term Care

## COST OF CARE – ARKANSAS<sup>1</sup>

### State of Arkansas Averages

Nursing Home Daily Average.....	\$152
Assisted Living Monthly Average .....	\$2,644
Home Health Care Hourly Average.....	\$21



<b>Little Rock</b>	
Nursing Home Daily Average.....	\$152
Assisted Living Monthly Average .....	\$3,024
Home Health Care Hourly Average.....	\$17

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<sup>1</sup> Northwestern Long Term Care Cost of Care Survey Report, November 2008, Long Term Care Group, Inc.  
For more cost survey information, please see [www.northwesterncostoflrc.com](http://www.northwesterncostoflrc.com)

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90-2400-83 LTC (0209)

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